

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jean L Donnelly
 Debtor

Case No. 18-12168-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db	+Jean L Donnelly, 27 Noblewood Lane, Levittown, PA 19054-3425
14083052	+CBF Serv Farmington, 509 E 20th St, Farmington, NM 87401-2149
14083053	+CBF Serv Farmington, 500 N Orchard, Farmington, NM 87401-6233
14083056	+Emerald Coast Collecti, Po Box 1250, Panama City, FL 32402-1250
14083058	+Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14083063	+Liberty Savings Bank, 800 W Madison St, Chicago, IL 60607-2630
14083070	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHOLBER.COM Jul 28 2018 05:53:00	ROBERT H. HOLBER, Robert H. Holber PC,
	41 East Front Street, Media, PA 19063-2911	
smg	E-mail/Text: megan.harper@phila.gov Jul 28 2018 02:00:05	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:17	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:55	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14083045	+EDI: AMEREXPR.COM Jul 28 2018 05:53:00	Amex, Correspondence, Po Box 981540,
	El Paso, TX 79998-1540	
14083046	+EDI: AMEREXPR.COM Jul 28 2018 05:53:00	Amex, Po Box 297871,
	Fort Lauderdale, FL 33329-7871	
14083048	+EDI: BCSERVICES.COM Jul 28 2018 05:53:00	BC Services, Po Box 1317,
	Longmont, CO 80502-1317	
14083049	+EDI: BCSERVICES.COM Jul 28 2018 05:53:00	BC Services, 550 Disc Dr,
	Longmont, CO 80503-9343	
14083047	+E-mail/Text: bankruptcy@bbandt.com Jul 28 2018 01:59:02	Bbt Rcvry, Po Box 1847,
	Wilson, NC 27894-1847	
14083051	E-mail/Text: bankruptcy@cavps.com Jul 28 2018 01:59:50	Cavalry Portfolio Services,
	Po Box 27288, Tempe, AZ 85285	
14083050	+E-mail/Text: bankruptcy@cavps.com Jul 28 2018 01:59:50	Cavalry Portfolio Services,
	Attn: Bankruptcy Department, 500 Summit Lake Ste 400,	Valhalla, NY 10595-2322
14083054	+EDI: CHASE.COM Jul 28 2018 05:53:00	Chase Card Services, Correspondence Dept,
	Po Box 15298, Wilmington, DE 19850-5298	
14083055	+EDI: CHASE.COM Jul 28 2018 05:53:00	Chase Card Services, Po Box 15298,
	Wilmington, DE 19850-5298	
14083057	+E-mail/Text: collectionbankruptcies.bancorp@53.com Jul 28 2018 02:00:26	Fifth Third Bank,
	Attn: Bankruptcy Department, 1830 E Paris Ave Se,	Grand Rapids, MI 49546-8803
14083059	+E-mail/Text: jennifer.macedo@gatewayonlending.com Jul 28 2018 01:59:01	
	Gateway One Lending & Finance, Attn: Bankruptcy,	160 North Riverview Dr. Ste 100,
	Anaheim, CA 92808-2293	
14083060	+E-mail/Text: jennifer.macedo@gatewayonlending.com Jul 28 2018 01:59:01	
	Gateway One Lending & Finance, 160 N Riverview Dr Ste 1,	Anaheim, CA 92808-2293
14083062	+EDI: CBSKOHL.COM Jul 28 2018 05:53:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-5660	
14083064	+EDI: RESURGENT.COM Jul 28 2018 05:53:00	LVNV Funding/Resurgent Capital, Po Box 10497,
	Greenville, SC 29603-0497	
14083065	+EDI: RESURGENT.COM Jul 28 2018 05:53:00	LVNV Funding/Resurgent Capital, Po Box 1269,
	Greenville, SC 29602-1269	
14083067	+EDI: MID8.COM Jul 28 2018 05:53:00	Midland Funding, 2365 Northside Dr Ste 30,
	San Diego, CA 92108-2709	
14083066	+EDI: MID8.COM Jul 28 2018 05:53:00	Midland Funding, 2365 Northside Dr Ste 300,
	San Diego, CA 92108-2709	
14083407	+EDI: PRA.COM Jul 28 2018 05:53:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
14083068	+EDI: RMSC.COM Jul 28 2018 05:53:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060	
14083069	+EDI: RMSC.COM Jul 28 2018 05:53:00	Synchrony Bank/TJX, Po Box 965005,
	Orlando, FL 32896-5005	

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14083061 Kevin Donnelly

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor MB Financial Bank, National Association
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
PAUL H. YOUNG on behalf of Debtor Jean L Donnelly support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com
RAYMOND M. KEMPINSKI on behalf of Creditor MB Financial Bank, National Association
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
REBECCA ANN SOLARZ on behalf of Creditor MB Financial Bank, National Association
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Jean L Donnelly</u>	Social Security number or ITIN	xxx-xx-6637
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12168-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jean L Donnelly

7/26/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.